



# TOP 10 HIGH-COST CLAIM CONDITIONS in 2022

Stop-loss provider Sun Life released its 2022 list of high-cost claims, revealing the COVID-19 pandemic's widespread impact on Americans' medical care, mental health and infant care.

Sun Life analyzes its claims data annually to help self-funded employers understand trends and potential impacts of the highest-cost medical and injectable drug claims. According to the report, 71% of all stop loss claims in 2022 came from the following top 10 conditions, diseases or disorders:

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|--|---------------------------------------|
| 1. Malignant neoplasm: \$324.8 million in stop-loss reimbursements | 6. Sepsis: \$89.7 million             |
| 2. Cardiovascular: \$142.2 million                                 | 7. Gastrointestinal: \$70.2 million   |
| 3. Leukemia, lymphoma and multiple myeloma: \$115.2 million        | 8. Neurological: \$70 million         |
| 4. Orthopedics and musculoskeletal: \$106 million                  | 9. Respiratory: \$69.4 million        |
| 5. Newborn and infant care: \$106 million                          | 10. Urinary and renal: \$54.3 million |

While COVID-19 dropped from the top 10 to number 11, it continues to impact other medical conditions. For example, COVID-19 can affect cardiac risk, potentially triggering or accelerating preexisting coronary artery disease. Additionally, mental health conditions increased during the pandemic, with alcohol-related disorders as a top subcategory. Newborn and infant care claims due to preterm births are also on the rise. According to the report, pregnant women in the United States who have had or have COVID-19 have a 40% higher risk of preterm birth. Sun Life suggests that the alarming rate of preterm births is attributed to inadequate prenatal care and preexisting maternal health conditions—such as hypertension, diabetes and COVID-19—which added challenges in terms of underlying health and access to care.

View the full Sun Life [report](#) to discover the top 20 high-cost conditions for 2022 and how these numbers have trended over the past few years.

## Employer Takeaways

Cancer remains the largest driver of high-cost claims, with 11 of the top 20 high-cost injectable drugs related to cancer treatment. However, cardiovascular disease continued to rise and took the number two spot in 2022. Heart failure, specifically, is the largest cardiovascular claim subcategory. Based on this report, COVID-19 continues to have a ripple effect on Americans' health and access to care.

Employers should continue to monitor health-related trends to make the right employee benefits decisions for their organization and employees.